



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

D.J.
#2687-02
IDS/Refer

In re U.S. Patent Application of

BREITBACH et al.

Examiner:

Serial No.: 09/936,834

Art Unit:

Date Filed: September 17, 2001

Docket No.: P-44 MG

PCT International Application No.: PCT/DE00/00792

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Technology Center 2600

For: Method for Using Standardized Bank Services via the Internet

Director of Patents, U.S. Patent Office
Washington, D.C. 20231

INFORMATION DISCLOSURE STATEMENT

SIR:

It is respectfully requested that the art listed on the attached PTO Form 1449 and cited by the Examiner in the Preliminary Examination for International Patent Application No. PCT/DE00/00792 be made of record in the above captioned National Phase application in the U.S. and be considered by the U.S. Patent Examiner in the above application and made of record therein by including same in the "References Cited" portion of any patent to issue from this application.

These documents – listed below – are being brought to the Examiner's attention because they have been cited in the PCT preliminary examination:

- (1) PCT/FI96/00597, Publication No. WO 97/17678;
- (2) PCT/SE98/00691, Publication No. WO 98/47116;
- (3) PCT/SE97/01945, Publication No. WO 98/26543;

U.S. Patent Application of BREITBACH et al.
Serial No.: 09/936,834 – Docket No.: P-44 MG

(4) Heins et al., "Chipkarten sichern Transaktionen ubers Internet ..."; and

(5) Diffie et al., "Authentication and Authenticated Key Exchanges."

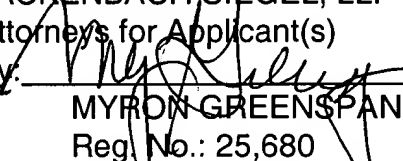
A copy of the PCT Search Report in for the above captioned PCT application is enclosed for the Examiner's information.

No representation is made or intended that better art than that listed is not available, or that the order of information listed is significant, or that an independent search has been made by the applicant. It is respectfully requested that the Examiner consider this information under 37 CFR 1.104.

Dated: May 3, 2002

Respectfully submitted,

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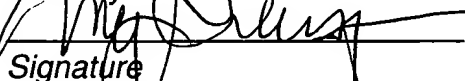
LACKENBACH SIEGEL, LLP
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Certificate of Deposit by Mail

I hereby certify that this correspondence is being filed by depositing same in an envelope stamped first-class mail, addressed to the Commissioner of Patents and Trademarks, Washington, D.C. 20231, in a duly marked U.S. Postal Service drop box, with appropriate postage, on the following date:

Myron Greenspan

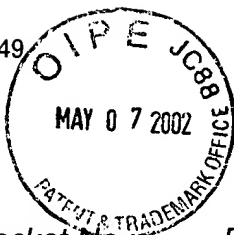
Attorney


Signature

May 3, 2002

Date

Applicant hereby petitions that any and all extensions of time of the term necessary to render this response timely be granted. COSTS FOR SUCH EXTENSION(S) AND/OR ANY OTHER FEE DUE WITH THIS FEE DUE WITH THIS PAPER THAT ARE NOT FULLY COVERED BY AN ENCLOSED CHECK MAY BE CHARGED TO DEPOSIT ACCOUNT #10-0100.



INFORMATION DISCLOSURE CITATION

(use several sheets if necessary)

Attorney Docket No.: **P-44 MG** Serial No.: **09/936,834**
 Applicant(s): **BREITBACH et al.** Title: **Method for Using Standardized Bank Services**
 Date Filed: **Sept. 17, 2001** Via the Internet
 (based on PCT/DE00/00792)

U.S. PATENT DOCUMENTS

Exmnr Initial	Document Number	Date	Name	Class	Sub- class	Filing Date (if appropriate)

FOREIGN PATENT DOCUMENTS

Exmnr's Initial	Document Number	Date	Country	Class	Sub- class	Transla- tion? (Yes/No)
AA	PCT/FI96/00597 WO 97/17678 (Publ.)	Nov. 5, 1996 May 15, 1997	PCT			In English
BB	PCT/SE98/00691 WO 98/47116 (Publ.)	Apr. 15, 1998 Oct. 22, 1998	PCT			In English
CC	PCT/SE97/01945 WO 98/26543 (Publ.)	Nov. 20, 1997 June 18, 1998	PCT			In English

OTHER DOCUMENTS (including author, title, date, pertinent pages, etc.)

AAA	Kersten Heins and Guido Luke, "Chipkarten sichern Transaktionen ubers Internet: Ausgeklugelte Sicherheitsmechanismen schutzen vor Manipulationen." <u>Elektronik</u> , December 1998, pps. 74-79 (in German).
BBB	Whitfield Diffie, Paul C. Van Oorschot, and Michael J. Wiener, "Authentication and Authenticated Key Exchanges." <u>Designs, Codes and Cryptography</u> , 2, pp. 107-25 (1992). The Netherlands: Kluwer Academic Publishers, 1992 (in English).

Examiner:

Date Considered:

Examiner: Initial if citation is considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

Please also charge any fee due for the filing of this form to Deposit Account No. 10-0100.

NOTE: Patent nos. marked with an asterisk () indicate incomplete copies of patents for which only a copy of the cover sheet is available and provided or a copy of the cover sheet and one or more pages of the patent.